

? show files;ds

File 2:INSPEC 1898-2007/Apr W5  
(c) 2007 Institution of Electrical Engineers  
File 35:Dissertation Abs Online 1861-2007/Apr  
(c) 2007 ProQuest Info&Learning  
File 65:Inside Conferences 1993-2007/May 10  
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File 99:Wilson Appl. Sci & Tech Abs 1983-2007/Apr  
(c) 2007 The HW Wilson Co.  
File 474:New York Times Abs 1969-2007/May 11  
(c) 2007 The New York Times  
File 475:Wall Street Journal Abs 1973-2007/May 11  
(c) 2007 The New York Times  
File 256:TecInfoSource 82-2007/May  
(c) 2007 Info.Sources Inc  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 The Gale Group  
File 139:EconLit 1969-2007/Apr  
(c) 2007 American Economic Association  
File 56:Computer and Information Systems Abstracts 1966-2007/Apr  
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File 8:Ei Compendex(R) 1884-2007/Apr W5  
(c) 2007 Elsevier Eng. Info. Inc.  
File 6:NTIS 1964-2007/May W2  
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File 144:Pascal 1973-2007/Apr W4  
(c) 2007 INIST/CNRS  
File 34:SciSearch(R) Cited Ref Sci 1990-2007/Apr W4  
(c) 2007 The Thomson Corp  
File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec  
(c) 2006 The Thomson Corp

Set	Items	Description
S1	11197629	DETECT??? OR FIND??? OR DISCOVER??? OR SPOT???? OR CATCH??? OR RECOGNI? OR MONITOR??? OR ASSESS? OR IDENTIFY??? OR IDENT- IFICATION OR CHECK???
S2	150001	FRAUD OR FRAUDULEN?? OR DEFRAUD??? OR THEFT OR STEAL??? OR CHEAT??? OR DECEPTI?? OR ILLEGAL??? OR DISHONEST OR DISHONESTY
S3	52242	(CHARGE OR CREDIT OR BANK OR MASTER OR SMART OR AMERICAN()- EXPRESS)() (CARD OR CARDS) OR CHARGECARD OR CHARGECARDS OR CRE- DITCARD OR CREDITCARDS OR BANKCARD OR BANKCARDS OR VISA OR MA- STERCARD OR AMEX
S4	11689583	COMPAR??? OR COMPARISON OR RECONCIL? OR CORRELAT??? OR COR- ELAT??? OR JUXTAPOS? OR MATCH??? OR CORRESPOND? OR CONFIRM???
S5	693365	AUTHENTICATI?? OR SIGNATURE OR AUTHORI?ATION OR (2 OR TWO - OR UNIQUE OR DISTINCT?)(2N) (FACTOR OR FACTORS OR ELEMENT OR E- LEMENTS OR CHARACTERISTIC OR CHARACTERISTICS OR ATTRIBUTE OR - ATTRIBUTES OR PARAMAT??? OR PARAMET???)
S6	3807431	AMOUNT OR AMOUNTS OR TOTAL OR TOTALS
S7	7369	S1(3N)S2
S8	235	S3(10N)S7
S9	727	S4(10N)(S5(10N)S6)
S10	0	S8(S)S9
S11	0	S8 AND S9
S12	2	S2(S)S9
S13	2	S2 AND S9
S14	283433	S4(10N)(S5 OR S6)
S15	0	S8(S)S14
S16	302	S2(S)S14
S17	111	S1(S)S16
S18	63	S2(10N)S14

S19	16	S1(S)S18
S20	65	S12 OR S18
S21	35	S20 NOT PY>2000
S22	34	S21 NOT PD=20001201:20070630
S23	27	RD (unique items)

23/3,K/8 (Item 1 from file: 99)  
DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs  
(c) 2007 The HW Wilson Co. All rts. reserv.

2033327 H.W. WILSON RECORD NUMBER: BAST99028043  
**Money talks**  
Hamer, Mick;  
New Scientist v. 161 no2173 (Feb. 13 1999) p. 6  
DOCUMENT TYPE: Feature Article ISSN: 0262-4079

...ABSTRACT: U.K. have found that banknotes handled by drugs traffickers carry significant traces of the **illegal** substances. The researchers **compared** the **amount** of drugs on notes seized by customs officers from suspected heroin dealers with those in...

23/3,K/13 (Item 2 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

09183425  
Sixfold rise leads to fraud total of t190m  
UK: INCREASE IN FRAUD  
Guardian (GN) 28 Oct 1999 p.29  
Language: ENGLISH

... of fraud in the UK increased by sixfold during the first half of 1999. The **total** value of **fraud** during this period was some GBt 190mn, **compared** to GBt 28mn during the first half of 1998. This increase is said to be...

23/3,K/20 (Item 9 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

06069363  
PANKURID PETTUSE VASTU  
ESTONIA: HANSAPANK FIGHTS AGAINST FRAUD  
Aripaev (ZEB) 28 Oct 1994 p.11  
Language: ESTONIAN

The Estonian biggest bank Hansapank suffered the EEK 2.4 mn loss due to **fraud** in 1993, the loss **amounts** to EEK 2.6 mn this year. In **comparison** with the bank's growing balance volume, the loss is gradually decreasing thanks to the...

23/6/1 (Item 1 from file: 2)  
07418636 INSPEC Abstract Number: C2000-01-6150N-033  
Title: Optimal deadline assignment for scheduling soft aperiodic tasks in hard real-time environments  
Publication Date: Oct. 1999  
Copyright 1999, IEE

23/6/2 (Item 2 from file: 2)  
05635466 INSPEC Abstract Number: B9405-6210D-006  
Title: Security for personal communications services: public-key vs. private key approaches  
Publication Date: 1992

23/6/3 (Item 1 from file: 35)  
01851082 ORDER NO: AADAA-INQ61652  
Psychopathy, risk/need factors, and psychiatric symptoms in high-risk youth: Relationships between variables and their link to recidivism  
Year: 2000

23/6/4 (Item 2 from file: 35)  
01602124 ORDER NO: AAD98-05360  
THE ENFORCEMENT OF ENVIRONMENTAL REGULATIONS: THEORY AND POLICY (POLLUTION CONTROL, MONITORING)  
Year: 1997

23/6/5 (Item 3 from file: 35)  
01454336 ORDER NO: AADAA-I9602250  
AN EXPLORATORY STUDY OF THE ORGANIZATIONAL CONSEQUENCES OF SCANDAL IN OKLAHOMA'S SYSTEM OF HIGHER EDUCATION  
Year: 1995

23/6/6 (Item 4 from file: 35)  
802776 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.  
THE RELATIONSHIP OF INCIDENCE AND AMOUNT OF CHEATING BEHAVIORS ON A FINAL EXAMINATION TO AFFECTIVE, COGNITIVE, AND PERSONAL-DEMOGRAPHIC VARIABLES IN A SAMPLE OF COMMUNITY COLLEGE STUDENTS  
Year: 1982

23/6/7 (Item 5 from file: 35)  
779691 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.  
EFFECTS OF SHORT-TERM SELF-AWARENESS TRAINING ON SELF-DECEPTION, REFLECTIVE-ABILITY, ANXIETY, AND SELF-DISSATISFACTION  
Year: 1982

23/6/8 (Item 1 from file: 99)  
2033327 H.W. WILSON RECORD NUMBER: BAST99028043  
Money talks  
19990213

23/6/9 (Item 1 from file: 474)  
01195890 NYT Sequence Number: 081571820907  
(NYS Bureau of Prescription Analysis reports decline in number of

prescriptions written by physicians for sedative methaqualone, or Quaalude, which has apparently led to reduction in availability of drug on illegal market. Notes total of methaqualone prescriptions issued in June '82 dropped 75% compared with levels for Jan-May '82. Affirms 97% of prescriptions for sedative in NYS are written in NYC. Contends decrease in flow of drug into market is facilitating prosecution of 'stress relief center' operators who prescribe vast quantities of methaqualone indiscriminately. Several cases detailed. Graph (M).  
Tuesday September 7 1982

23/6/10 (Item 2 from file: 474)  
00416774 NYT Sequence Number: 072114730405  
(Article traces growth and problems of Equity Funding Corp of Amer under leadership of S Goldblum, who recently resigned in wake of widening revelations involving sale of millions of dollars of fraudulent ins policies; notes Equity Funding in '72 restd total income of \$152.6-million, compared with \$131-million in '71; discusses its '72 operations, planned expansion and long-term appraisal)  
Thursday April 5 1973

23/6/11 (Item 3 from file: 474)  
00393248 NYT Sequence Number: 048588731114  
(China is apparently responding to Brit pleas to curb legal immigration to Hong Kong because of population pressures; daily influx was 87 on Nov 13, compared with avg of 440 since Oct 31; legal immigrants total over 50,000 thus far in '73, compared to 20,355 in '72 and 2,530 in '71; illegal immigration appears to be rising; legal influx exceeded illegal entries in '72, 1st time since '49; overseas Chinese from Southeast Asia now acct for some 25% of immigration to Hong Kong)  
Wednesday November 14 1973

23/6/12 (Item 1 from file: 583)  
09267802  
Le GIE Cartes Bancaires rZZvalue/  
FRANCE: NEW FIGURES ON BANK CARD FRAUD  
06 Apr 2000

23/6/13 (Item 2 from file: 583)  
09183425  
Sixfold rise leads to fraud total of t190m  
UK: INCREASE IN FRAUD  
28 Oct 1999

23/6/14 (Item 3 from file: 583)  
06552402  
Olvin Vichyn vUittUmUt tutkittavana  
FINLAND: OLVI'S MINERAL WATER UNDER INSPECTED  
19 Nov. 1997

23/6/15 (Item 4 from file: 583)  
06509619  
Palm oil imports creates glut  
NIGERIA: THE EFFECTS OF ILLEGAL PALM OIL IMPORTS  
13-27 July 1997

23/6/16 (Item 5 from file: 583)

06393169

Mas tabaco de contrabando

SPAIN: CONTRABAND TOBACCO MARKET

15 Nov 1996

23/6/17 (Item 6 from file: 583)

06166781

Authorities Post Minor Gains in Battle With Software Pirates

CZECHIA: LOSSES FROM SOFTWARE PIRACY

14-20 Jun 1995

23/6/18 (Item 7 from file: 583)

06154566

Pirated recordings net US\$2.25bn

WORLD: GROWTH IN CD PIRACY

23 May 1995

23/6/19 (Item 8 from file: 583)

06123739

Venaja myy Gazpromia lanteen

RUSSIA: CAPITAL OUTFLOW CONTINUES TO INCREASE

6 Mar 1995

23/6/20 (Item 9 from file: 583)

06069363

PANKURID PETTUSE VASTU

ESTONIA: HANSAPANK FIGHTS AGAINST FRAUD

28 Oct 1994

23/6/21 (Item 10 from file: 583)

05951077

El contrabando de tabaco supero los 120.000/

SPAIN: TOBACCO SMUGGLING IN 1993

7 Jan 1994

23/6/22 (Item 11 from file: 583)

04064289

La securite s'impose lentement

FRANCE - COMPUTER SECURITY MARKET SLOW TO TAKE OFF

28 January 1991

23/6/23 (Item 12 from file: 583)

02616102

COMPUTER CRIME HAS LOW PROSECUTION RATE

US - COMPUTER CRIME HAS LOW PROSECUTION RATE

6 April 1989

23/6/24 (Item 13 from file: 583)

02594150

COMPUTER CRIME GROUP TO INTRODUCE ALARM NETWORK FOR BANKS  
ITALY - COMPUTER CRIME GROUP TO INTRODUCE ALARM NETWORK FOR BANKS  
12 March 1989

23/6/25 (Item 1 from file: 8)  
06791267

Title: A CHARMM based force field for carbohydrates using the CHEAT  
approach: Carbohydrate hydroxyl groups represented by extended atoms  
Publication Year: 1993

23/6/26 (Item 2 from file: 8)  
06202225  
Title: Biometric systems open the door.  
Publication Year: 1990

23/6/27 (Item 1 from file: 144)  
12428319 PASCAL No.: 96-0083644  
The income-generating behaviour of injecting drug-users in Oslo  
1996

? show files;ds  
File 20:Dialog Global Reporter 1997-2007/May 10  
(c) 2007 Dialog

*full text*  
*NPL files-1*

Set	Items	Description
S1	12012811	DETECT??? OR FIND??? OR DISCOVER??? OR SPC OR RECOGNI? OR MONITOR??? OR ASSESS? OR IDEN IFICATION OR CHECK???
S2	1757468	FRAUD OR FRAUDULEN?? OR DEFRAUD??? OR THEF CHEAT??? OR DECEPTI?? OR ILLEGAL??? OR DISHONEST OR DISHONESTY
S3	687394	(CHARGE OR CREDIT OR BANK OR MASTER OR SMART OR AMERICAN()- EXPRESS)() (CARD OR CARDS) OR CHARGECARD OR CHARGECARDS OR CRE- DITCARD OR CREDITCARDS OR BANKCARD OR BANKCARDS OR VISA OR MA- STERCARD OR AMEX
S4	7413840	COMPAR??? OR COMPARISON OR RECONCIL? OR CORRELAT??? OR COR- ELAT??? OR JUXTAPOS? OR MATCH??? OR CORRESPOND? OR CONFIRM???
S5	476623	AUTHENTICATI?? OR SIGNATURE OR AUTHORI?ATION OR (2 OR TWO - OR UNIQUE OR DISTINCT?) (2N) (FACTOR OR FACTORS OR ELEMENT OR E- LEMENTS OR CHARACTERISTIC OR CHARACTERISTICS OR ATTRIBUTE OR - ATTRIBUTES OR PARAMAT??? OR PARAMET???)
S6	6229665	AMOUNT OR AMOUNTS OR TOTAL OR TOTALS
S7	58728	S1(3N)S2
S8	1431	S3(10N)S7
S9	199	S4(10N)(S5(10N)S6)
S10	0	S8(S)S9
S11	8	S2(S)S9
S12	169	S2(S)S3(S)S4(S)S5(S)S6
S13	177	S11 OR S12
S14	6	S13 NOT PY>2000
S15	5	S14 NOT PD=20001104:20070630
S16	5	RD (unique items)



16/3,K/3

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2007 Dialog. All rts. reserv.

04937132

**Visa champions SET in fight against online fraud**

SECTION TITLE: News

Angela Soane

NEWSWIRE (VNU)

April 12, 1999

JOURNAL CODE: WNEW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 338

... and online merchants to roll out secure electronic transfer (SET) programs to help combat Internet fraud. The international payment cards group found that while Internet related sales only account for one...

... of disputed credit card statements will also snowball. Though the disputes are usually for small amounts, the cost of dealing with each dispute uses significant resources. Combined with digital certificates, SET is a means of authenticating the parties at both ends of an electronic transaction. Despite extensive trials a final working...

... said Sandra Alzetta, vice president of ecommerce at VisaEU. It is the only way of confirming the merchant is who it says it is and the consumer is who they say they are. Alzetta believes Visa must be at the forefront of the campaign for SET and will continue the work...

16/3,K/4

DIALOG(R)File 20:Dialog Global Reporter  
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02887311

**CyberSource Announces CyberSource IVS 3.0. The Fraud Screen Providing the Most Precise Protection From Internet Credit Card Fraud**

PR NEWSWIRE

September 22, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1035

... merchant benefits from the collective experiences of other merchants to pinpoint the telltale signs of fraud. Manual checking methods, and proprietary single-merchant solutions, lack this benefit and, consequently, much of...

... CyberSource IVS 3.0 enables a Web merchant to dynamically set risk assessment parameters to match their business needs. A merchant can set these parameters uniformly across their business or uniquely...

... applications\*, including: \* CyberSource GeoPay(TM) high-performance global payment processing gateway \* CyberSource IVS(TM) Internet fraud screen \* CyberSource GlobalTax(TM) real-time sales & VAT tax calculation \* CyberSource TerritoryManager(TM) export compliance...

...time. Global, on-demand commerce applications include a high performance multi-currency payment gateway, Internet fraud screen, real-time export compliance and territory management, fulfillment messaging and digital delivery applications; as...

16/3,K/5

DIALOG(R)File 20:Dialog Global Reporter  
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02887310

**CyberSource and Paymentech Join Forces to Provide Robust Payment Capability  
and Attack Credit Card Fraud**

PR NEWSWIRE

September 22, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1156

CyberSource IVS(TM) **Fraud** Screen With Paymentech Enhancements  
Intelligently Manages Web Merchants' Exposure to Costly Credit Card **Fraud**  
LOS ANGELES, Sept. 22 /PRNewswire/ -- CyberSource(R) Corporation today  
announced that Paymentech, the nation's...

... providing a robust payment processing capability that dramatically  
reduces the risk of Internet credit card **fraud**. The announcement was made  
at the Internet Commerce Expo in Los Angeles. In referring its...

... to CyberSource on-demand commerce applications(TM), including  
CyberSource GeoPay(TM) and CyberSource IVS(TM) **fraud** screen, Paymentech  
is expanding the electronic commerce options it affords its customers.  
CyberSource proactively helps commercial Web sites manage their exposure to  
**fraud**, in order to protect profits and preserve their critical ability to  
accept credit cards. Credit card **fraud** on the Internet costs merchants  
both time and money -- time spent attempting to identify **fraudulent**  
transactions and dealing with **fraud**'s resulting chargebacks, and lost  
money from reduced profits, bank chargeback fees, and penalties imposed by  
credit card associations such as VISA and MasterCard. A consistently high  
level of **fraud** can even cause a card association to revoke a merchant's  
ability to take credit...

... merchants are at particular risk because the goods are already "out the  
door" before a **fraudulent** transaction can even start to be detected by  
conventional means. To combat this problem, Paymentech and CyberSource have  
teamed to offer Paymentech merchants the Internet's most comprehensive  
**fraud** screening technology. CyberSource IVS, the Internet **fraud** screen,  
uses a variety of techniques, including artificial intelligence, to verify  
the identity of the purchaser and flag potentially **fraudulent**  
transactions before the order is consummated. Numerous characteristics of  
each order are automatically analyzed, and the order is then scored for its  
**fraud** potential. In addition, Paymentech has applied its own **fraud**  
-fighting experiences and techniques to CyberSource IVS in order to even  
further increase its effectiveness...

... have shown that Internet merchants using CyberSource IVS are able to  
manage their exposure to **fraudulent** transactions to less than 1% of their  
**total** orders. "Our goal is to make our Internet merchants as successful  
as possible, so we...

... John Shirey, senior director for electronic commerce at Paymentech. "  
Paymentech has long provided the best **fraud** prevention services to  
traditional direct marketers. In teaming with CyberSource, our Internet  
merchants can now be equipped with a high-value **fraud** fighting mechanism  
that significantly lowers direct and indirect costs." Powerful anti- **fraud**  
technology for Internet merchants Unlike single merchant solutions  
developed in-house or purchased as a...

... same e-mail account as a previous order. CyberSource IVS then assigns weighted scores and **compares** those scores against a merchant's defined threshold. The higher the score, the higher the risk that the attempted transaction is **fraudulent**. With this approach, the merchant is able to decide the level of risk he wishes...

...placed between midnight and 5:00 a.m., yet is acceptable during daylight hours. "Traditional **fraud** detection mechanisms used for mail and telephone orders, such as the address verification service (AVS...

... Rather, it examines a multitude of variables to spot the tell-tale footprints of identity **fraud** and to stop it before it impacts the merchant." Robust payment processing In addition to referring to CyberSource for **fraud** screening capabilities, Paymentech has added CyberSource GeoPay, the secure on-demand gateway to its menu...

... provides a high speed, high reliability payment gateway to Paymentech for real-time credit card **authorization** and processing. Availability Both CyberSource IVS and CyberSource GeoPay, are available now from CyberSource, with...

... applications\*, including: \* CyberSource GeoPay(TM) high-performance global payment processing gateway \* CyberSource IVS(TM) Internet **fraud** screen \* CyberSource GlobalTax(TM) real-time sales & VAT tax calculation \* CyberSource TerritoryManager(TM) export compliance...

...time. Global, on-demand commerce applications include a high performance multi-currency payment gateway, Internet **fraud** screen, real-time export compliance and territory management, fulfillment messaging and digital delivery applications; as... in 1985, provides full-service electronic payment solutions for merchants, third-party transaction processing, and **total** commercial card payment programs. Paymentech ([www.paymentech.com](http://www.paymentech.com)) is the largest **credit card** processor for direct marketers, is the third largest overall processor of **bankcard** transactions in the United States, and a leading issuer of **MasterCard** and **Visa** commercial cards. For more information visit <http://www.cybersource.com> Or email to [info@cybersource.com](mailto:info@cybersource.com)

16/6/1

13655125 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Venezuela Press Review 03 Nov 00

November 03, 2000

WORD COUNT: 1991

16/6/2

08395937 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TRUSTMARQUE: Muggers lurk in cyber Santa's grotto

November 25, 1999

WORD COUNT: 527

16/6/3

04937132

Visa champions SET in fight against online fraud

SECTION TITLE: News

April 12, 1999

WORD COUNT: 338

16/6/4

02887311

CyberSource Announces CyberSource IVS 3.0. The Fraud Screen Providing the  
Most Precise Protection From Internet Credit Card Fraud

September 22, 1998

WORD COUNT: 1035

16/6/5

02887310

CyberSource and Paymentech Join Forces to Provide Robust Payment Capability  
and Attack Credit Card Fraud

September 22, 1998

WORD COUNT: 1156

? show files;ds

File 9:Business & Industry(R) Jul/1994-2007/May 10  
(c) 2007 The Gale Group  
File 15:ABI/Inform(R) 1971-2007/May 10  
(c) 2007 ProQuest Info&Learning  
File 148:Gale Group Trade & Industry DB 1976-2007/May 09  
(c)2007 The Gale Group  
File 275:Gale Group Computer DB(TM) 1983-2007/May 10  
(c) 2007 The Gale Group  
File 476:Financial Times Fulltext 1982-2007/May 11  
(c) 2007 Financial Times Ltd  
File 16:Gale Group PROMT(R) 1990-2007/May 10  
(c) 2007 The Gale Group  
File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 621:Gale Group New Prod. Annou. (R) 1985-2007/May 10  
(c) 2007 The Gale Group  
File 624:McGraw-Hill Publications 1985-2007/May 11  
(c) 2007 McGraw-Hill Co. Inc  
File 634:San Jose Mercury Jun 1985-2007/May 09  
(c) 2007 San Jose Mercury News  
File 636:Gale Group Newsletter DB(TM) 1987-2007/May 10  
(c) 2007 The Gale Group

Set	Items	Description
S1	13434242	DETECT??? OR FIND??? OR DISCOVER??? OR SPOT???? OR CATCH??? OR RECOGNI? OR MONITOR??? OR ASSESS? OR IDENTIFY??? OR IDENT- IFICATION OR CHECK???
S2	1276715	FRAUD OR FRAUDULEN?? OR DEFRAUD??? OR THEFT OR STEAL??? OR CHEAT??? OR DECEPTI?? OR ILLEGAL??? OR DISHONEST OR DISHONESTY
S3	1242946	(CHARGE OR CREDIT OR BANK OR MASTER OR SMART OR AMERICAN()- EXPRESS) () (CARD OR CARDS) OR CHARGECARD OR CHARGECARDS OR CRE- DITCARD OR CREDITCARDS OR BANKCARD OR BANKCARDS OR VISA OR MA- STERCARD OR AMEX
S4	7160782	COMPAR??? OR COMPARISON OR RECONCIL? OR CORRELAT??? OR COR- ELAT??? OR JUXTAPOS? OR MATCH??? OR CORRESPOND? OR CONFIRM???
S5	945380	AUTHENTICATI?? OR SIGNATURE OR AUTHORI?ATION OR (2 OR TWO - OR UNIQUE OR DISTINCT?) (2N) (FACTOR OR FACTORS OR ELEMENT OR E- LEMENTS OR CHARACTERISTIC OR CHARACTERISTICS OR ATTRIBUTE OR - ATTRIBUTES OR PARAMAT??? OR PARAMET???)
S6	8606489	AMOUNT OR AMOUNTS OR TOTAL OR TOTALS
S7	81558	S1(3N)S2
S8	4146	S3(10N)S7
S9	476	S4(10N)(S5(10N)S6)
S10	0	S8(S)S9
S11	15	S2(S)S9
S12	34	S1(S)S2(S)S3(S)S4(S)S5(S)S6
S13	47	S11 OR S12
S14	32	S13 NOT PY>2000
S15	32	S14 NOT PD=20001104:20070630
S16	25	RD (unique items)

16/3,K/5 (Item 2 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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12203864 SUPPLIER NUMBER: 62405717 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Biometrics at the Crossroads.**

Leuchter, Miriam

US Banker, 110, 6, 58

June, 2000

ISSN: 0148-8848

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 2153

LINE COUNT: 00170

TEXT:

Technology that lets banks **identify** customers by sight or touch, rather than by password or PIN, is better and cheaper than ever. But it's been slow to **catch** on. When you think of biometrics-using a person's unique, physical characteristics for **identification** -it's hard not to conjure images from spy thrillers and science fiction. And fiction...

...in banking. Today's biometric technology- whether fingerprint and iris scanning, or voice and face **recognition** -works far better and costs far less than ever before. Its biggest benefits are security...

...convenience (no more passwords to remember). A handful of financial companies are using biometrics to **recognize** customers at ATMs, allow people to cash **checks** at kiosks, authenticate the identity of corporate customers requesting wire transfers and give bank employees...

...computers without passwords. The major credit card associations are working on biometric applications to reduce **fraud**. And many developers are looking to biometrics to make purchasing and transferring data over the ...

...consulting or bundled application costs. Neither does it include the far more expensive automatic fingerprint **identification** systems used primarily by law enforcement and other government agencies.) What the nascent industry has...

...May. Microsoft Corp. announced that it was throwing its considerable weight behind biometrics by purchasing **authentication** technology from I/O Software Inc. to incorporate into future versions of its Windows operating ...

...world. "The Microsoft announcement gives every consumer the ability to have a device" that can **recognize** the user without a password, says Bob Clay, director of development at IBG. "In the...  
...says Mark Radke, global marketing manager. "Person after person putting their finger on the same **spot** created a real problem for the scanner." Yet Diebold hasn't given up on biometrics...

...two programs with software developers underway, one using iris-scanning technology and the other face- **recognition**, and is trawling for other deals. A year ago, Bank United, a \$17 billion institution...

...the results. Customers have a choice of looking into a camera and letting the technology **match** the image of their eye to **identify** them in the bank's database, or using old-fashioned personal **identification** numbers (PINs). According to spokesman Vern Stockton, more than 80% of the customers who could...also depend on the availability of the technology." Diebold's foray into building ATMs that **recognize** a customer's face is

far more significant. At the end of last year, it...

...a strategic alliance with InnoVentry Corp., a San Francisco-based developer of an advanced automated **check** -cashing machine, to put the new machines into 1,500 retail stores nationwide and to...

...the 37-plus million adults in the U.S. who do not have bank or **checking** accounts, or maintain only nominal balances in the accounts they do hold." According to spokeswoman...

...and convenience stores, are designed to provide an easy-to-use, convenient alternative to retail **check** -cashing outlets. Last July, the company bought 500 biometric-reading ATMs from Diebold, and so...

...of the year. Its roll-out has been slowed only by the different regulations for **check** -cashers in each state, Hanes says. These machines use facial **recognition** technology licensed from Visionics Corp. in Jersey City, NJ, to **identify** users. Because the technique involves measurements of fixed features, such as the distance between a...

...with more than 400,000 people enrolled. The fees, considerably less than what the average **check** -cashing store charges: 1.75% for government and tax **checks**, 3% for payroll **checks** and 5% for personal **checks**. "We've found we have quite a few users that do have bank accounts, but use the machines to cash **checks** because of the convenience factor," Hanes says. The machines also act as ATMs, using traditional...

...years ago, it couldn't have been done at all." The same goes for facial **recognition**. According to IBG, "The drop in price of peripheral cameras, to as low as \$50...

...through portable devices such as personal digital assistants and digital mobile phones, security and user **identification** are emerging as bigger problems than they were when users could only get access from...

...digital phones get more sophisticated, he says, their owners are "likely to have a significant **amount** of both business and personal information on them." And these things are easy to **steal**, unlike desktop PCs, which are often safely locked in an office. But Hester is skeptical...

...more affordable biometric systems needs to improve. "The process by which the thing learns to **recognize** or reject needs to get much better. It's now 95% or

16/3,K/6 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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10965890 SUPPLIER NUMBER: 54426679 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Secure Computing e.iD is Token and Smart Card in One.

Computergram International, NA

April 20, 1999

ISSN: 0268-716X

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 412

LINE COUNT: 00036

TEXT:

...the smart card capability for logging many tens of billions of transactions. Then with the **two - factor authentication**, their remote partners are moving large **amounts** of money around." Aggressively priced at \$80 per unit - **compared** with \$40-\$80 for tokens with far less

functionality - the company hopes e.iD will...

16/3,K/10 (Item 7 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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08907387 SUPPLIER NUMBER: 18620245  
**Legal issues in EDI. (Electronic Data Interchange) (Legal Issues)**  
Montana, John  
Records Management Quarterly, v30, n3, p39(4)  
July, 1996  
ISSN: 1050-2343 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 3124 LINE COUNT: 00252

... upon a claim of fraud or mistake. Banks frequently just absorb the cost of forged **checks**, and credit card companies absorb the cost of **fraudulent** transactions. The cost of additional security is simply deemed to be greater than the cost...

...security, that security is implemented very narrowly, so as to minimize its cost. Thus, for **checks** over some **amount**, say \$1,000, the bank that it is drawn upon may require that the **signature** on the **check** be **compared** to that on the account's **signature** card. Under that **amount**, the bank simply takes its chances.

From a legal perspective, such schemes may be equally...

16/3,K/12 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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07613850 Supplier Number: 62199925 (USE FORMAT 7 FOR FULLTEXT)  
**eBanking BEA: B2B Banking Breaks Out. (Company Business and Marketing)**  
Hallerman, Edited By David  
Bank Technology News, v13, n3, p23  
March, 2000  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 3478

... tries to get a real-time update, he can't-because it has not been **reconciled**. "We don't execute down those stovepipes. We execute the same process down the whole..."

...say with an affinity group, is going to be significantly enhanced," Allen states. - John Hackett **Checking** On The 'Net The **check** is making a bid for a place in cyberspace, with TeleCheck Services Inc., Houston, unveiling a mechanism whereby consumers can use their **checking** accounts to make purchases over the Internet. This "virtual **check**" system is in part a response to the boom in e-commerce. In the world outside the Internet, approximately 40% of point-of-sale purchases are done by **check**. Those same people want the option of using that familiar payment method online. In fact, about 11% of purchases made online currently are paid by **check**, with consumers mailing in the paper. "As more people begin to use the Internet, there's a growing demand for payment options beyond **credit cards**," declares Clayton Spitz, vice president of vertical markets for TeleCheck, a division of First Data Corp., also in Houston. People like **checks** for various reasons. "Some consumers just don't have a **credit card**. Others simply want the option of using money out of **checking**



accounts rather than adding to their debt load," Spitz says. Payment by **check** can be risky for retailers, with "many fewer **fraud** prevention systems in place for merchants in the **checking** world than for **credit cards**," Spitz says. "The product we developed addresses both issues." When consumers go onto a Web site fitted with Internet **check** acceptance from TeleCheck, they fill out a payment page with basically the same information used for **credit cards**. The only differences, Spitz says, is that they also enter the MICR line from one of their **checks** and must provide a driver's license number, which TeleCheck uses for **authentication**. The transaction then goes through "secure connections over the Internet and through a payment gateway...

...which performs a number of functions in real-time," Spitz says. The company validates the **identification** that's been presented, as well as the MICR. Those add up to quite a... Jim Jones, president of First Wellesley Consulting Group, Wellesley, MA, the MICR line on the **check** is unfamiliar territory to consumers, and one susceptible to the keying in of bad information-especially when a driver's license number must also be keyed in. The virtual **check** has to depend upon the accurate **identification** of the bank and its ABA routing number-and "there are thousands of financial institutions...

...guaranteed that if we accept the transaction, then the merchant will be paid. If we **find** on the back end that for any reason that **check** was rejected by the bank, TeleCheck assumes responsibility." TeleCheck **compares** the information from the consumer against its extensive negative and positive databases. "We return an **authorization** response through the gateway to the merchant," Spitz says, "who then displays a response page...

...five seconds is typical," Spitz claims. "It depends on traffic, but is about the same **amount** of time that it takes to get a **credit card authorization**." TeleCheck debits the consumer's account through the ACH network and then credits the merchant's account. Spitz maintains that the company is **finding** "tremendous acceptance from the merchants we're talking to." The system was released about the...

...country, who have expressed a very strong interest in this." A merchant adapting the virtual **check** system can simply add a 'pay by **check**' button to their Web site, and TeleCheck will handle the rest, Spitz notes. He adds that consumers need not register with TeleCheck to pay by **check**. Cards still preferred That consumers are creatures of habit will put the brake on widespread...

...to the Internet, they have one obvious choice, one they understand, and that's the **credit card**. They've used it face to face, over the telephone, and now over the Internet...

...clumsy is unlikely to gain wide adoption. People have gotten use to plugging in their **credit card** number and expiration date and going with that." Jones also considers the "float" that a **credit card** user enjoys to be a big incentive to its use. Nevertheless, as he notes, banks...

...their stake in the payments system-something they lose out on with transactions going through **credit cards** -and virtual **checks** are one way to stay in the picture. "Will a virtual **check** be a transaction that some consumers choose? Sure, but I still bet you'll get a five-to-one ratio between those who pay by **credit card** and those who pay by virtual **check**," Jones says. Also, according to Musto, "what will cause things to change a little is...

...card-present transactions that drive down merchant costs through lower

interchange fees and rate of **fraud** . TeleCheck can help out with those kinds of issues. It's going to be fine for TeleCheck to try and work out electronic **check** entry and presentment. It's just a matter of how to make it as simple...

XX

16/3,K/13 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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07472289 Supplier Number: 62524395 (USE FORMAT 7 FOR FULLTEXT)  
**Orbiscom Aims To Foil Net Fraud.(Company Business and Marketing)**  
Bank Technology News, v13, n6, p35  
June, 2000  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 2626

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

**Credit card fraud** has long been a bane of ecommerce. Keeping consumers' numbers secure on the Web is...

...piece of technology from Dublin, Ireland-based Orbiscom offers an intriguing new option for safeguarding **credit cards** online. Dubbed the O-powered card, Orbiscom's solution pulls the old switcharoo with consumers' **credit card** numbers when they make purchases over the Net, making it so that the number that appears at the merchant end is not the buyer's actual account number. **Credit cards** continue to be the preferred way to purchase goods on the Web. Until now, however...  
...within the wilds of cyberspace. And thieves have prospered.  
GartnerGroup, of Stamford, CT, says Internet **fraud** is involved in about 3% of online purchases, while Meridien Research Inc., of Newton, MA, projects the value of Internet payment **fraud** to soar to \$60 billion dollars by 2005. "The real headache online is security," says Graham O'Donnell, Orbiscom's chief executive officer. "Merchants are being badly damaged by **fraud** . Card issuers want to get this online business, but their back-office costs are rising inexorably because of **fraud** , and consumers are ultimately the ones to pay for all this with higher prices." The...

...processing networks. "It's important to realize this technology is actually an enhancement to issuers' **credit cards** , not a replacement," he says. "It will enable them to institute more sophisticated controls on their cards." To implement the technology, issuers connect two multi-platform terminals to their user **authentication** and payment systems, which then transmits consumer account and transaction information to an issuer's...

...use an O-powered payment card, cardholders must first enroll with their card issuer for **authentication** purposes and to register a password. The virtual card is downloaded from issuers' Web sites...

...click on the O-card icon on their desktops, which is designed to resemble their **credit card** . They are then prompted to enter their password. Next, the system asks if they would...

...for a given shopping session. Among the options offered to users are setting specific dollar **amounts** on their O-number and whether they want a particular number to work for one...

...users click submit a request and within seven seconds receive an O-number from their **credit card** issuer. When Internet shoppers are ready to make an online purchase and reach the **credit card** number section on merchants' order forms, they enter this O-number. "As far as the merchants are concerned, this is just a regular **credit card** number," O'Donnell says. "It's an actual **credit card** number that was never used before." He says there are other security schemes involved with the O-numbers that **detect fraud** but won't go into detail. However, all numbers are housed within the firewalls of...

...configuration and allocation of numbers generated for their specific system, reducing the likelihood of duplication. Visa U.S.A., among other experts, has reviewed and approved the card number management approach... O-powered card technology for about three years. It worked with the European operations of Visa and MasterCard early on in its development efforts. "They reviewed the product, did technology audits, made suggestions..."

...O'Donnell explains. Although Orbiscom has not received an unqualified seal of approval from the **credit card** giants, Visa and MasterCard have approved the technology for use by their member banks. O'Donnell attributes this receptiveness to the O-card's relative simplicity of design. "It's easier for ( Visa and MasterCard ) to work with than SET (the secure electronic transaction protocol) is because to get that..."

...infrastructure." By contrast, the O-card takes the merchant out of the equation and the **credit card** number out of the transaction. Orbiscom is testing its product in Ireland with Allied Irish...

...fewer "Netizens" in Ireland, numbering approximately 600,000 adults, and even fewer who shop online, **fraud** is a concern because of its potential to stymie the growth of ecommerce in the...

...will then expand to include a group of randomly selected customers, most likely comprised of Visa cardholders and online banking customers. The bank has 350,000 Visa card holders and will brand the O-card accordingly. Orbiscom is only now showcasing its...

...catalyst to encourage ecommerce" because of its potential to keep all parties safe from online **fraud**. "There are many sellers and very few buyers in ecommerce," he observes. "A product like..."

...But Levy says this technology, although "clever and simple," is not a panacea for online **fraud** and identity **theft**. Merchants still need to stay on top of security. Even though the O-number is designed to protect **credit card** numbers, "There is still other information at risk on the merchant end, like consumers' addresses..."

...Housing Administration, which oversees HUD-are remitted electronically to the U.S. Treasury Department. In **recognition** of this success, the National Automated Clearing House Association has honored HUD and the Treasury...

...accompanying lenders' HUD payments to is basic, consisting of the loan number, lender name, premium **amount** and "a few dates," Chin explains. Monthly insurance premiums on HUD loans range from \$9 to \$50. In **total**, FHA insurance covers about six million loans, with **total** payments of \$4 billion dollars made in 1999. The rollout of the system went smoothly...

...staff. Now, with the money and information coming in via ACH, "There's

no manual **reconciliation** of case data. It's all sitting on the system and the computer does most...

...it," Chin observes. At one time HUD had more than 125 staff members working on **reconciling** premium payments, Chin says. With a staff now about one-quarter that size, the agency...

...a company called Paychex Inc., a Rochester, NY, company that originates direct deposit of payroll **checks** for small and midsize businesses. - John Hackett Free Advice, Few Takers s just about any...credit. If they decide to apply, their application would be approved or denied on the **spot**. But strange things happened on the way to Citi's new site. For some reason...

...s consumer finance division, predicted in an interview that "over time ours will be a **recognized** site," and consumers will know how to overcome any technical problems getting there. Schaub says...

16/3,K/15 (Item 4 from file: 16)  
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07404951 Supplier Number: 62199952 (USE FORMAT 7 FOR FULLTEXT)  
**Banks Step Up Security.(Industry Trend or Event)**  
Luke, Rob  
Bank Technology News, v14, n4, p1  
April, 2000  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 3112

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:

...software sales worldwide; by 1998 the sector accounted for 18.5%. Over the same period, **total** worldwide sales of security technology grew from \$1.2 billion to \$3.1 billion (see...

...Inc., one step individual institutions can take is to deploy software on their firewalls that **detects** and neutralizes the invading software that hackers need to launch attacks. He says Computer Associates...

...s customer Web site after February's attacks. He adds that many companies had installed **detection** software that automatically sends out telephone, email and pager messages to systems managers when their...

...threats that banks and brokerages face. To counteract them, institutions most commonly use firewalls, intrusion **detectors** like anti-virus software (also called malicious code **detectors**) and vulnerability scanners. "(They are) the meat and potatoes of financial institutions' IT security," says...

...programs from being downloaded off the Internet or block some kinds of departing email. Intrusion **detectors** **identify** and deactivate "malicious codes," or unwelcome online guests such as viruses, so-called Trojan Horses ...

...say more banks and brokerages are moving toward integrated solutions like firewalls enhanced with intrusion- **detection** software. "Banks basically want complete solutions," says Gary Ulaner, group product manager at security supplier Symantec Corp., Cupertino, CA. "They want to manage their anti-virus software and Internet-intrusion **detection** technology

from one place." Integration typically occurs at the firewall level. Symantec recently developed Norton...

...count major financial institutions as customers but declined to disclose any. Unfortunately, most malicious-code **detectors** can only eliminate intruders that are already known. That's a problem because a new...hackers access to corporate networks. Moritz cites a Southern California bank, which he would not **identify**, that was recently blackmailed by hackers who had installed Back Orifice on the desktop computer...

...Perry of Computer Associates. Most forms of network access control involve some form of "user- **authentication**" technologies. These allow both the sender and recipient of online transactions to verify themselves and each other, most commonly by attaching a "digital certificate" or some other form of digital **signature**, which could even be an electronic fingerprint. "These are the technologies of the future," says...

...service to corporate customers early last year. PKI, digital certificates The necessary infrastructure for user **authentication**, known as public key infrastructure, or PKI, consists of two security "keys." One is the...

...s corporate online banking business itself, says Mack Hicks, senior vice-president in charge of **authentication** services at BofA, while declining to offer specific figures. Hicks says digital certificates allow BofA...

...is a founding member of Identrus, a global trust organization formed last year to provide **authentication** for digital certificates. Other Identrus founders include ABN AMRO, Bankers Trust, Barclays Bank, Chase Manhattan a secure global business-to-business e-commerce network by providing global certificate- **authentication** (CA) services for business-to-business transactions. Initial users will be the corporate customers of...

...providers have developed a variety of solutions to this problem, collectively known as "extended user- **authentication**." Essentially, these technologies, which can be hardware- or software-based, require the user to enter some form of secured **identification** to access the password or the private key. Tokens Tokens, also called "keys to the..."

...Data Security Inc., which claims to be the banking industry's number one provider of **authentication** tokens. The user plugs Digipass into the computer and it generates a one-time password...

...and gains access to his or her private key to the PKI if the numbers **match**. The device adds to security by changing the password each time it is used. First...

...said, the technology "will definitely help us add to our bottom line" by increasing the **amount** of business done by existing customers and by attracting new customers with extra security and privacy. **Smart cards**, biometrics Not all financial institutions are following First Union's lead in securing user **authentication** systems with password-generating tokens. Some believe that deploying **authentication** technologies that increase the user's privacy even more than tokens, as well as offering...

...share of online corporate banking business. The ideal security application, they argue, allows as much **authentication** as possible to take place via an external device, such as a **smart card**, that carries an **authentication** biometric, such as a fingerprint. **Smart cards** like the recently launched American Express Blue hold a microchip that can store

data, digital...

...can't be accessed from outside. By adding a fingerprint scanner and reader to the **smart card**, the card itself is then fully protected against unauthorized use. Fingerprint imaging, like other biometrics such as iris-scanning and **signature**-reading, convert the different recurring patterns in human fingerprints into an algorithm (a regularly recurring...

...scanner reads a person's fingerprint and converts it to an algorithm, the number is **checked** against the stored algorithm; if they **match**, access is granted to the computer or other device. The BofA way Bank of America recently completed a year-long test of an extended user-**authentication** system, with a limited but unspecified number of customers, based on **smart cards** and fingerprints. The user inserts the **smart card** into a card reader on the computer and places their finger on a scanner on the computer. If the scan **matches** the digital fingerprint stored on the **smart card**'s microchip, the user can then proceed with the transaction. The advantage of this over...

...as password generators is extra privacy for the user coupled with wider applications of the **smart card**, Hicks of BofA says. These include storing and sending digital certificates and downloading digital cash...

...debit and ATM transactions. The \$633 billion bank advocates storing users' fingerprint templates on individual **smart cards** for privacy reasons. "This way, the bank doesn't hold sensitive information on a customer...

...Internet, so it can't be replicated and used," Hicks explains. Officials from BofA's **smart card** division could not be contacted for comment on when BofA would launch the technology publicly. Distributing **smart cards** and their associated hardware could cost banks between \$100 and \$200 per customer, according to...

...Racal Security and Payments. But banks can offset this cost by selling space on the **smart cards** to other firms, such as advertisers, he says. Many European banks have already successfully deployed **smart cards** to their retail customers, but take-up in the U.S. has been much slower. Nonetheless, Lomax predicts that in two to three years, **smart cards** will become "a viable security solution" for all retail banking customers. Fingerprint scanning is also...

...system developed by Itasca, IL-based NEC Technologies Inc. This followed a major bank-employee **fraud** scandal in the ...guilders (about \$11.5 million) by exchanging their user names and passwords and conducting undisclosed **fraudulent** transactions. Ter Ellen says the TouchPass log-in system is presently being deployed for internal...

...It's accepted because people know about it," he says. "They feel more comfortable with **authentication** technology they know the police have used for more than 100 years." But for all...

16/3,K/23 (Item 5 from file: 636)  
DIALOG(R) File 636:Gale Group Newsletter DB(TM)  
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04033356 Supplier Number: 53360651 (USE FORMAT 7 FOR FULLTEXT)  
**New Directions.**  
Bank Technology News, pNA

March, 1998

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 7229

... Role <BI>By Joseph McKendrick John Hancock should be impressed. The binding authority of a **signature** is becoming reality in the electronic world. But surely Hancock never would have guessed that...

...to the spread of digital signatures. Indeed, Utah's state government passed legislation in 1995 **recognizing** digital signatures as a legal means to authenticate electronic communications-the first government body to...

...in this area. "Utah is spread out geographically," explains Jon Matonis, vice president of Digital **Signature** Trust Company (DST) in Salt Lake City, UT. "It didn't make sense to drive...

...those third party CAs should be banks, since they have been in the trust and **authentication** business for centuries. So far, however, Zions is possibly the only bank in the nation...

...on the challenge of being a CA. Zions formed DST last year to provide digital **signature authentication** and certification. Impetus for the initiative came directly from Zions' CEO and president, Harris...

...as part of Utah's E-Commerce Group, a consortium formed to develop a digital **signature** system for the state. Ultimately, Zions is betting that its involvement in digital signatures today...financial institution. "In the world of electronic commerce, you need a trusted third party to **identify** a digital **signature**," says Jay Simmons, vice president of CertCo. "That third party is banks. Who knows more...

...their respective banks to guarantee the authenticity of transactions. "How can I do a credit **check** on a Malaysian company if I never did business there before?" he points out. "If...

...about two years. "We got our first taste of digital certificate technology as part of Visa 's early SET pilots," says Parker Foley, vice president of electronic commerce for First Union...  
...introduce digital certificates for employees this year. The certificates will be used for electronic employee **identification** badges, as well as for corporate mail **identification** to **monitor** health insurance records, 401(k) plans and other human resource benefits through the bank's intranet. "We **recognize** Internet security is of primary importance to our employees, as well as to our customers...be reissued." Also, "CAs must have elaborate precautions in place to prevent the issuance of **fraudulent** keys by rogue employees or intruders. CAs must also protect the privacy of the information...

...Management Corp. (FSMC), yet another Minneapolis-based concern. FSMC says it is the largest rebate **check** processor in the nation. Payments a' go-go Today, Travelers performs bill payments, both for...

...and walk-in customers, back-end bill payment processing, gift certificate processing, payroll processing, cashier **check** processing and consumer **check** processing for credit unions. Travelers' plan is to "continue to grow in the payment systems...

...gaming venues. These services include providing cash dispensers, advances on credit and debit cards, and **check** cashing. "Typically, we're

trying to offer a single source for all of those services...Travelers Express, meanwhile, has 50,000 retail locations that sell Travelers money orders via human **check** cashiers. On the bank side, Travelers has worked with more than 4,500 financial institutions...

...and revenues are climbing. Net income for 1997 was a solid \$40 million, out of **total** revenues of \$234 million. These figures are up from net income of \$34 million and **total** revenue of \$191 million in 1996. In 1995, net income was \$29 million, out of revenues of \$176 million. And 1994 net income was \$25 million, with **total** revenues of \$140 million. Unusual ownership Travelers is 100 percent owned by Phoenix-based Viad...

...security cards, drivers' licenses and other paper certificates that are universally accepted as proof of **identification**. While the government does not issue the equivalent of digital certificates today, it is a...

...the most natural candidates to be universal CAs, there are some other organizations, such as **Visa** and **MasterCard**, that already issue paper certificates (or in this case, plastic certificates) and have plans to...

...certificates to other firms that have the expertise and scale to do it efficiently. In **recognition** of this, a number of firms are offering to act as private label CAs, including...

...s global computer network), but it could also issue certificates to its customers, suppliers, and **correspondent** banks. For a bank as large and distributed ...Communicator Web browser (version 4.04) permits users to digitally sign documents. In fact, this **signature** feature is part of the NACHA pilot. Aside from issuing digital certificates, the participating banks...

...are based on public-private key cryptography. This cryptography is similar to how issuers authorize **credit cards**. A bank issues a **credit card** (a public key) to a customer, for example, but the **credit card** is not valid until the customer signs it and calls the special **authorization** number on the card (the private key).

16/3,K/24 (Item 6 from file: 636)  
DIALOG(R) File 636:Gale Group Newsletter DB(TM)  
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03881651 Supplier Number: 48484740 (USE FORMAT 7 FOR FULLTEXT)

-**MASTERCARD: Mastercard wins another round against fraud**

M2 Presswire, pN/A

May 15, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 745

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

M2 PRESSWIRE-15 May 1998- **MASTERCARD** : **Mastercard** wins another round against **fraud** (C)1994-98 M2 COMMUNICATIONS LTD RDATE:110598 -- **Total fraud** level falls to historic low as dollar losses decline by record **amount** **MasterCard** International announced today that its ongoing battle against **bankcard fraud** continued in 1997 -- resulting in the lowest **fraud** to sales level since **MasterCard** began tracking **fraud** statistics. Worldwide **fraud** basis points (the measurement of **fraud** against sales volume) for 1997 declined to 7.7, representing a 14.4% decrease in...



...level in more than ten years. This is the equivalent of 7.7 cents of **fraud** for each \$100 of transaction volume, and **compares** to 9.0 basis points in 1996. **Total** dollar losses were \$462 million -- down from \$499 million in 1996 -- representing the greatest decline in **total** dollar **amount** ever recorded. In addition, member **fraud** reporting has become more comprehensive than ever before, making this reduction even more significant. "These statistics prove that **MasterCard** 's continued efforts to combat **fraud** continue to pay dividends, increasing the profitability of our members and the security of **MasterCard** cardholders," said Joel S. Lisker, senior vice president, Security and Risk Management. " **MasterCard** 's intense efforts have resulted in a downward trend in **fraud** basis points for five years in a row. While **fraud** trends are cyclical, we are optimistic that the advanced security features and technologies we have pioneered over the years will minimize members' **fraud** losses in the future." **MasterCard** member financial institutions report **fraud** statistics to **MasterCard** 's SAFE reporting system (System to Avoid **Fraud** Effectively). Nineteen ninety seven statistics show: -- Counterfeit **fraud** decreased 25.2% over 1996, falling to its lowest basis point level -- 1.6 -- since 1990. -- Dramatic **fraud** decreases were recorded in the Asia Pacific region -- down 20.7% and in Latin America -- down 33.5%. -- Worldwide, the counterfeit category accounted for 20.5% of **total** **fraud** , down from 25.4% in 1996. -- Losses due to **fraudulent** applications for **credit** **cards** declined 3.6% due to continued communication of best practices and educational efforts. "Counterfeit **fraud** had been a major growth area, and the decreases we saw in 1997 are encouraging...

...technologies -- including neural networks and other sophisticated techniques -- will make counterfeiting and other forms of **fraud** even more difficult. Ultimately, biometric solutions will all but eliminate **fraud** ." **MasterCard** Security Initiatives Combat **Fraud** **MasterCard** has led the industry in the development of security features such as the first tamper-evident **signature** panel, the use of three-dimensional holograms, and card validation codes (CVCs). CVC1 provides the best protection against counterfeit **fraud** activity and CVC2 gives banks a way to verify that a cardholder has the card...

...change, new card order, or a new PIN. Building on this history of security innovations, **MasterCard** continues to lead the industry in researching and piloting new security initiatives that strengthen **fraud** prevention even as criminals who perpetrate **fraud** develop new schemes and technologies. These efforts include the upcoming launch of a cutting-edge **fraud** predictive technology based on neural networks -- mathematical algorithms that **detect** patterns of behavior. The system, which **MasterCard** plans to test later this year, will provide member institutions with additional tools to **identify** **fraudulent** transactions. Over the next year **MasterCard** also expects to implement a real-world biometrics pilot program involving one or more innovative members. Since 1995, **MasterCard** has been studying the use of biometric technologies -- which use **unique** physical **characteristics** to **identify** individuals. Among the most promising of these technologies is finger minutiae which turns characteristics of a fingerprint into a unique algorithm, which then can be stored and **matched** on a chip embedded in the card. **MasterCard** has been conducting an internal pilot that uses finger minutiae technology at its global headquarters in Purchase, New York. " **MasterCard** is leading the industry in development of new **fraud** -fighting tools," said Lisker. "We estimate that a finger minutiae system, when fully implemented, could...

...long term, technologies such as neural networks and biometrics could dramatically reduce the cost of **fraud** to both cardholders and members."

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e-mail: edward.dixon@mastercard.com Julie Jacobs, Shandwick Tel: +1 212  
309 0620 e-mail: jjacobs@shandwick.com \*M2...

16/3,K/25 (Item 7 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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02136780 Supplier Number: 43988347 (USE FORMAT 7 FOR FULLTEXT)  
**CARD ASSOCIATIONS PLAY PIVOTAL ROLE IN WAR ON FRAUD**  
Card News, v8, n15, pN/A  
July 26, 1993  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1419

... losses by \$50 million.  
MasterCard's Member Protection Program:  
Member Risk Monitoring Program lets members compare their risk-  
management performance to their peers and systems totals .  
**Authorization** Velocity Monitoring Program allows issuers to identify  
cardholder fraud . Merchant Velocity Monitoring Program provides a daily  
report of merchants who exceed established authorization thresholds...

16/6/1 (Item 1 from file: 9)  
01471892 Supplier Number: 24145890 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**A Software Vendor Tries To Break Offline Issuers' Outsourcing Habit**  
January 15, 1998  
WORD COUNT: 1307

16/6/2 (Item 1 from file: 15)  
01503016 01-54004  
\*\*USE FORMAT 7 OR 9 FOR FULL TEXT\*\*  
**Is off-line debit about to derail?**  
Sep 1997 LENGTH: 3 Pages  
WORD COUNT: 1947

16/6/3 (Item 2 from file: 15)  
01267851 99-17247  
\*\*USE FORMAT 7 OR 9 FOR FULL TEXT\*\*  
**Legal issues in EDI**  
Jul 1996 LENGTH: 4 Pages  
WORD COUNT: 2917

16/6/4 (Item 1 from file: 148)  
0019779979 SUPPLIER NUMBER: 57819880 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**TRUSTMARQUE: Muggers lurk in cyber Santa's grotto >T.**  
Nov 25, 1999  
WORD COUNT: 601 LINE COUNT: 00055

16/6/5 (Item 2 from file: 148)  
12203864 SUPPLIER NUMBER: 62405717 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Biometrics at the Crossroads.**  
June, 2000  
WORD COUNT: 2153 LINE COUNT: 00170

16/6/6 (Item 3 from file: 148)  
10965890 SUPPLIER NUMBER: 54426679 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Secure Computing e.i.d is Token and Smart Card in One.**  
April 20, 1999  
WORD COUNT: 412 LINE COUNT: 00036

16/6/7 (Item 4 from file: 148)  
10932685 SUPPLIER NUMBER: 54220248 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**BIOMETRICS TO COMBINE IRIS RECOGNITION WITH DIGITAL SIGNATURES. (Brief Article)**  
March 26, 1999  
WORD COUNT: 398 LINE COUNT: 00036

16/6/8 (Item 5 from file: 148)  
09780597 SUPPLIER NUMBER: 19801717 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Is off-line debit about to derail; some see the sudden acceleration in check card use as a boon, others as fraud waiting to happen. (includes related article)**  
Sep, 1997  
WORD COUNT: 2305 LINE COUNT: 00179

16/6/9 (Item 6 from file: 148)  
>>>Accession number 9293150 is unavailable

16/6/10 (Item 7 from file: 148)  
08907387 SUPPLIER NUMBER: 18620245  
Legal issues in EDI. (Electronic Data Interchange) (Legal Issues)  
July, 1996  
WORD COUNT: 3124 LINE COUNT: 00252

16/6/11 (Item 8 from file: 148)  
>>>Accession number 8485310 is unavailable

16/6/12 (Item 1 from file: 16)  
07613850 Supplier Number: 62199925 (USE FORMAT 7 FOR FULLTEXT)  
eBanking BEA: B2B Banking Breaks Out. (Company Business and Marketing)  
March, 2000  
Word Count: 3478

16/6/13 (Item 2 from file: 16)  
07472289 Supplier Number: 62524395 (USE FORMAT 7 FOR FULLTEXT)  
Orbiscom Aims To Foil Net Fraud. (Company Business and Marketing)  
June, 2000  
Word Count: 2626

16/6/14 (Item 3 from file: 16)  
07424551 Supplier Number: 62200011 (USE FORMAT 7 FOR FULLTEXT)  
Chase Gets Positive. (Company Operations)  
May, 2000  
Word Count: 2854

16/6/15 (Item 4 from file: 16)  
07404951 Supplier Number: 62199952 (USE FORMAT 7 FOR FULLTEXT)  
Banks Step Up Security. (Industry Trend or Event)  
April, 2000  
Word Count: 3112

16/6/16 (Item 5 from file: 16)  
06283127 Supplier Number: 54428217 (USE FORMAT 7 FOR FULLTEXT)  
Secure Computing e.iD is Token and Smart Card in One. (Product Information)  
April 20, 1999  
Word Count: 385

16/6/17 (Item 1 from file: 160)  
00955558  
UK: Credit card abuse is on the increase with cheque frauds totalling  
UKL20mil/yr.  
July 2, 1983

16/6/18 (Item 1 from file: 621)

01392726      Supplier Number: 46459396    (USE FORMAT 007 FOR FULLTEXT)  
**FIRST OF OMAHA MERCHANT PROCESSING SIGNS WITH VITAL**  
June 11, 1996  
Word Count:    633

16/6/19      (Item 1 from file: 636)  
04682165      Supplier Number: 62524395    (USE FORMAT 7 FOR FULLTEXT)  
**Orbiscom Aims To Foil Net Fraud.**  
June, 2000  
Word Count:    2626

16/6/20      (Item 2 from file: 636)  
04662920      Supplier Number: 62200011    (USE FORMAT 7 FOR FULLTEXT)  
**Chase Gets Positive.**  
May, 2000  
Word Count:    2854

16/6/21      (Item 3 from file: 636)  
04662866      Supplier Number: 62199952    (USE FORMAT 7 FOR FULLTEXT)  
**Banks Step Up Security.**  
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Word Count:    3112

16/6/22      (Item 4 from file: 636)  
04662840      Supplier Number: 62199925    (USE FORMAT 7 FOR FULLTEXT)  
**eBanking BEA: B2B Banking Breaks Out.**  
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Word Count:    3478

16/6/23      (Item 5 from file: 636)  
04033356      Supplier Number: 53360651    (USE FORMAT 7 FOR FULLTEXT)  
**New Directions.**  
March, 1998  
Word Count:    7229

16/6/24      (Item 6 from file: 636)  
03881651      Supplier Number: 48484740    (USE FORMAT 7 FOR FULLTEXT)  
**-MASTERCARD: Mastercard wins another round against fraud**  
May 15, 1998  
Word Count:    745

16/6/25      (Item 7 from file: 636)  
02136780      Supplier Number: 43988347    (USE FORMAT 7 FOR FULLTEXT)  
**CARD ASSOCIATIONS PLAY PIVOTAL ROLE IN WAR ON FRAUD**  
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07424551 Supplier Number: 62200011 (USE FORMAT 7 FOR FULLTEXT)  
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07404951 Supplier Number: 62199952 (USE FORMAT 7 FOR FULLTEXT)  
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16/6/16 (Item 5 from file: 16)  
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Word Count:    1419



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File 249:Mgt. & Mktg. Abs. 1976-2007Apr W5  
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Set	Items	Description
S1	6981276	DETECT??? OR FIND??? OR DISCOVER??? OR SPOT???? OR CATCH??? OR RECOGNI? OR MONITOR??? OR ASSESS? OR IDENTIFY??? OR IDENT- IFICATION OR CHECK???
S2	718576	FRAUD OR FRAUDULEN?? OR DEFRAUD??? OR THEFT OR STEAL??? OR CHEAT??? OR DECEPTI?? OR ILLEGAL??? OR DISHONEST OR DISHONESTY
S3	586021	(CHARGE OR CREDIT OR BANK OR MASTER OR SMART OR AMERICAN() - EXPRESS) () (CARD OR CARDS) OR CHARGECARD OR CHARGECARDS OR CRE- DITCARD OR CREDITCARDS OR BANKCARD OR BANKCARDS OR VISA OR MA- STERCARD OR AMEX
S4	3739567	COMPAR??? OR COMPARISON OR RECONCIL? OR CORRELAT??? OR COR- ELAT??? OR JUXTAPOS? OR MATCH??? OR CORRESPOND? OR CONFIRM???
S5	437493	AUTHENTICATI?? OR SIGNATURE OR AUTHORI?ATION OR (2 OR TWO - OR UNIQUE OR DISTINCT?) (2N) (FACTOR OR FACTORS OR ELEMENT OR E- LEMENTS OR CHARACTERISTIC OR CHARACTERISTICS OR ATTRIBUTE OR - ATTRIBUTES OR PARAMAT??? OR PARAMET???)
S6	3708009	AMOUNT OR AMOUNTS OR TOTAL OR TOTALS
S7	43356	S1(3N)S2
S8	2170	S3(10N)S7

S9	269	S4 (10N) (S5 (10N) S6)
S10	0	S8 (S) S9
S11	10	S2 (S) S9
S12	88	S2 (S) S3 (S) S4 (S) S5 (S) S6
S13	97	S11 OR S12
S14	44	S13 NOT PY>2000
S15	42	S14 NOT PD=20001104:20070630
S16	39	RD (unique items)

16/3,K/1 (Item 1 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
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04570155

Providers Take Different Approaches To Reducing Internet Card Fraud  
Card News  
August 23, 2000 VOL: 15 ISSUE: 17 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 2561 RECORD TYPE: FULLTEXT

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TEXT:

Companies Offer Predictive Scoring, Authentication Solutions  
Part Two in a Two-Part Series

Internet merchants are looking to a number of solutions that recently hit the market to combat a raging threat -- credit card fraud in e-commerce transactions. These new approaches come at a time when researchers say that credit card fraud in cyberspace far outpaces fraud in the physical world.

A recent survey of more than 160 companies conducted by Stamford, Conn.-based Gartner Group [IT] found that 12 times more fraud exists on Internet transactions, and that e-tailers are paying credit card discount rates that are 66-percent higher than traditional retailer fees. Moreover, Web merchants bear the liability and costs in cases of fraud, while credit card companies generally absorb the fraud for traditional retailers, as long as the retailer follows procedures and saves a physical signature on a credit card transaction receipt.

To address this, predictive scoring is one of the techniques gaining favor. At...

...mitigate risk and attrition; improve customer service; develop marketing programs to enhance profitability, and detect fraudulent customer transactions, HNC officials say. Within the past few weeks, several firms, including First Data...

...had penned a deal with HNC to fully integrate HNC's eFalcon real-time Internet fraud detection service into its suite of e-commerce offerings. This move, which will assist Internet merchants in lowering credit card fraud losses, marks First Data's latest initiative to provide merchants with the complete set of...

...it's probably going to be the first step in a very strong suite of fraud

## Israeli Issuer To Offer Cyota's SecureClick

A different approach to authenticating the credit card user has been launched by New York-based Cyota, an international online payment security company. Isracard, a credit card issuer based in Israel with a portfolio of 1.5 million cards, earlier this month...

...use Cyota's SecureClick system to make safe transactions online.

Cyota's SecureClick addresses the authentication dilemma by allowing consumers to make purchases on-line card number. The system replaces the number and also checks the customer's final in "We can eliminate the fraud the changed name transaction because you people could never use it to initiate portion of chargebacks are charged by fraud g Cyota's CEO. "Secondly, on a customer's browser t

real credit  
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severely limit  
ever out there,  
Whatever  
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*removed  
unnecessary  
pages 2-3*

...set itself a goal to assist in speeding the growth of e-commerce, where the credit card is a leading payment method," says Chaim Krupski, Isracard CEO. "The cooperation with Cyota and ...

...offering SecureClick to all cardholders by January 2001.

Heatherington was quick to point out that credit cards were not designed for use electronically; they were designed for use in a physical environment...

...goal, he points out that there have been substantial challenges in making it ready for fraud -busting in the average e-commerce transaction. "SET protocols require that the cardholder, the merchant...

...he says. "There are millions of cardholders, there are hundreds of thousands of merchants, and MasterCard and Visa both have about 23,000 banks. You've got to persuade a majority of the...

16/3,K/8 (Item 8 from file: 267)  
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04539779

**SMALL MERCHANTS NEED EXTRA CARE AND EDUCATION IN FRAUD PREVENTION**

CARD NEWS

October 12, 1998 VOL: 13 ISSUE: 20 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 1338

RECORD TYPE: FULLTEXT

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TEXT:

...side of the business is sincere in wishing to do its part to stamp out **fraud** in the payment process, it should take note of the fact that smaller merchants, who...

...now may do a regional business taking telephone orders. In fact, they may do what **amounts** to a national or international business over the Internet.

The progressive expansion of small merchant...

...territories

opens the potential for increased profits, but it also heightens smaller merchants' exposure to **fraud**. At this point, the potential exists for much greater losses involving a large number of...

...potentially damaging

scenario if they educate merchants on an ongoing basis about how to prevent **fraud**, and work with them in **fraud** prevention.

Technology Bolsters **Fraud** Prevention Measures in Place

There are procedures and systems in place to help any merchant, large or small, combat **fraud**. "Taking mail or telephone orders is not foolproof, there is always a risk of loss due to unauthorized use of a **credit card**, but there are a few things merchants can do to lessen the risk," says Bob...

...Bank.

Two of the systems in place to help merchants determine whether a transaction is **fraudulent** are the Address Verification Service and the Card Verification Value. During the **authorization** process, the merchant asks the customer to give their current address. The AVS checks the...

...s address against the address given by the customer, and if it is not a **match**, it could be a stolen card.

The Card Verification Value system adds a three-digit...

...that card, so if someone uses it to order merchandise over the phone, the system **matches** the card number with the account number.

Acquirers generally focus on average ticket sizes for...

...on the

same card, Bellante says. An unusual number of transactions or a large dollar **amount** "would trigger an audit, and we would hold the funds and contact the merchant and...

...contact the issuer and the issuer contacts the cardholder."

Merchant Education Seen As Primary in **Fraud** Prevention

Small merchants are moving away from basic **credit card**

transactions where the customer comes into the store and the merchant takes an imprint of...

...We do have avenues to forward them

[merchants] to, so they can defend themselves against **fraud**. We are looking at the systems they use and instructing them on more advanced systems and safeguards.

"Our organization provides our clients with documentation geared toward **fraud** prevention to the best of the merchant's ability. We provide educational pamphlets ...Activation Team at First Data.

If one of First Data's merchant customers suspects a **fraudulent** transaction might be taking place, they are instructed to call the **authorization** center and ask for a "Code 10" operator, Erikson says. The operator will pose a...

...to the cardholder to ensure they are indeed the real cardholder.

The key to preventing **fraud** in a telephone order transaction is to perform an address verification, Wilhelm says.

In fact...

...have to meet stringent qualifications before they may conduct business this way, Erikson says.

Will **Fraud** Prevention Measures Meet The Internet Challenge?

There are a broader set of risks now that...

...The acquirer has to make sure to brief small merchants on an ongoing basis about **fraud**, says Abbey, acknowledging that keeping a whole population of small merchants up to date is...

...shoe retailer in Belleville, Ill. with one store on Main Street, lost \$3,000 in **fraudulent** telephone order transactions. When Dollus tried to report what appeared to her to be a suspicious transaction - the second of six orders - in a timely manner so further **fraud** could be prevented, she says she received no help from her processor, First Data Merchant...this process, she called First Data repeatedly to ask for guidelines for merchants about preventing **fraud**. A pamphlet finally showed up this summer, more than six months after it was **confirmed** she had been a victim of **fraud**.

When First Data checked on Dollus' case, "Dollus Bros. was not flagged as a phone...

...they'll be accepting phone or mail/order sales, we send educational materials about preventing **fraud**."

"If [First Data] had done their job, we wouldn't have been taken," Dollus says...

16/3,K/13 (Item 13 from file: 267)  
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00002786

**INNOVATIVE STRATEGIES FOR BUSTING FRAUD**  
FINANCIAL SERVICES REPORT  
January 3, 1996 VOL: 13 ISSUE: 1 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

**Credit card** institutions must be more proactive in their **fraud** - fighting strategies or risk significant losses from **fraud**, risk management experts say.

To nip **fraud** losses in the bud, **credit card** departments must be on the lookout for current **fraud** schemes, such as account boosting, account takeover and counterfeit cards, say anti- **fraud** specialists. Issuers also should implement new procedures and programs for the entire lifetime of an account to prevent these new forms of **fraud**.

Increased transactions are translating into an uptick in **fraud** losses ( **Visa** estimates that for 1994, it had \$409 million in **fraud** losses in the United States out of \$290 billion **total** sales;

**MasterCard** 's **fraud** figures are believed to be similar to **Visa** 's).

Reactive vs. Proactive

The banking and **credit card** industries have, historically, had more of a "reactive stance" to **fraud**, taking action only once the cardholder alerts the bank to some **fraudulent** activity, such as a stolen card or a charge-back item on a bill, said one consultant.

The more effective way to keep **fraud** losses down, however, is to identify **fraud** schemes before they reach the individual cardholder. "Don't wait until the cow is out...

...card marketing, processing and consulting.

How can you become more proactive instead of reactive about **fraud**? Consider these strategies, offered by **credit card fraud** experts:

Beware of Account Boosting

Card executives need to be attuned to every kind of new **fraud** scheme because they're faddish -- one form of **fraud** may be popular today and virtually non-existent tomorrow, card industry observers say. **Fraud** schemes change frequently as law enforcement groups, card associations and financial institutions devote attention to one type. Subsequently, criminals will look for new methods.

**Visa** has begun to alert its member institutions about "account boosting," a scheme where criminals obtain legitimate **credit cards**, accrue balances, then send issuers, via overnight courier services, stolen or counterfeit checks that exceed the balance **amount**, "boosting" the account's credit line. Federal law requires banks to post credit payments before checks clear, so, the next day, the **fraud** perpetrators go to an automated teller machine (ATM) and withdraw the excess **amount** on that card account and the check later bounces.

**Visa** has been helping the U.S. Secret Service and the U.S. Federal Bureau of...

...in Los Angeles, which resulted in 41 arrests recently, said Allan Trosclair, vice president of **fraud** control for **Visa**.

Some account-boosting cases also are being linked to bankruptcy **fraud** -- individuals accrue massive card debt knowing they will file for bankruptcy and have no intention...000,

there's something wrong," he said. Banks may also want to monitor for bankruptcy **fraud** behavior, by keeping track of accounts that suddenly have high purchase volumes or uncharacteristically extravagant...

...when that [behavior] is severely changed and warrants some attention," said Hay.

#### Prevent Account Takeovers

**MasterCard** has been alerting its member institutions to watch for an increase in "account takeover" **fraud** in which a criminal obtains a cardholder's basic information (address, phone number, account number), sometimes through old receipts, records or by **stealing** the real cardholder's mail.

The criminal calls the card issuer, assuming the cardholder's...

...minimum balance [to avoid detection] and then start [using the card]," said Nancy Elder, a **MasterCard** spokesperson.

TIP: To reduce account takeover **fraud**, issuers can include a three-digit code, determined by the bank, on the back of a **credit card** next to the account number.

Account representatives should be trained to be suspicious for the...

#### ...Use Technology, Training To Stop Fakes

Issuers also must be alert for another kind of **fraud**: counterfeit cards. These **illegal** products declined in the early 1990s with the advent of the hologram; however, fake cards...

...to replicate, according to James Steel, regional vice president of security and risk management at **MasterCard**.

To prevent more counterfeit card **fraud**, both **MasterCard** and **Visa** have implanted secret card validation algorithms in each card's magnetic stripe. **MasterCard** calls it a card validation code (CVC) and **Visa** calls it a card verification value (CVV).

When a merchant swipes the card through an **authorization** terminal, the code enables the issuer to detect if there has been any alteration of the stripe, and if so, to deny **authorization** for the transaction.

An increasing number of transactions, however, are susceptible to counterfeit card **fraud** because of purchases made at retail locations that don't have on-line **authorization** terminals, or by telephone where cards cannot be checked.

TIP: One of the best ways...

...counterfeit card usage is to ensure that merchants are adequately trained in counterfeit card detection, **fraud** experts say.

**MasterCard**'s Holiday **Fraud** Prevention Seminar Program, for example, helps merchants understand different types of **credit card** crime by touring U.S. malls and educating merchants. Acquiring institutions also should require that...

...training



to telephone operators, clerks and sales associates to help them learn how to detect **credit card fraud** schemes.

#### Implement a Review Policy

Issuers can use proactive strategies even after the **fraud** has occurred by having a purposeful chargeback review methodology, said Hay of Cardholder Management Services.

TIP: Review a charged-off account for improper **authorization** codes and irregular activities, such as major purchases.

Improper **authorization** codes may indicate merchant collusion, experts say. Irregular activities also may offer leads to criminals...

...of furniture, for example, may have an address where the furniture was delivered. (Nancy Elder, **MasterCard**, 914/249-5439; Larry Hay, Cardholder Management Services, 516/576-0404; Gail Murayama, **Visa**, 415/432-3645.)

\*\*\*\*\*

#### **Fraud** Detection Tool

Here's just one of the many proactive anti- **fraud** products available:

Web Systems Inc. of San Diego, offers FraudAlert as a module to its Intelligent Forms Processing System (IFPS). FraudAlert is designed to reduce errors and **fraud** before data is entered into databases.

The module, based on technology licensed from Security Software...

...was issued at a time approximating the individual's stated birth date;

- \* if the SSN **matches** the specified state of birth; and
- \* if the SSN belongs to someone deceased.

IFPS scans...

16/3,K/14 (Item 14 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
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00002738

#### **REFOCUS EFFORTS TO PREVENT FRAUD**

##### CARD NEWS

December 23, 1996 VOL: 11 ISSUE: 25 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 1115

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

#### TEXT:

Issuers and acquirers alike must double their **fraud** detection and prevention efforts now during one of the heaviest **fraud** seasons of the year, warn consultants, or risk significant losses.

**Credit card fraud** was up more than 12 percent in the 1996 fiscal year ending June 30, according to **Visa** figures. The ratio of **fraud** to

order fraud .  
Source: Visa

16/3,K/15 (Item 15 from file: 267)  
DIALOG(R) File 267: Finance & Banking Newsletters  
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00002536

**TECHNOLOGY STEMS CREDIT CARD FRAUD**

**FINANCIAL SERVICES REPORT**

November 20, 1996 VOL: 13 ISSUE: 24 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 1111

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

**TEXT:**

...deploy new technologies to  
include proactive and reactive approaches to tracking and preventing  
fraudulent activities.

**Credit card fraud** was up more than 12 percent in the 1996 fiscal  
year ending June 30, according to **Visa** figures. The ratio of **fraud** to  
sales is running at 11 basis points or \$1.10 for \$1,000 purchased,  
says Allan Trosclair, vice president of **fraud** control at **Visa**, of San  
Francisco.

Consider these **fraud** busting strategies to keep your losses at  
bay:

- \* Fight mail **fraud** with alternative delivery/activation  
methods.

Creditors can work closely with area post offices to limit the  
**amount** of cards delivered in areas with high concentrations of  
**fraudulent** activity. Concentrate also on major airports, which  
typically experience high levels of thefts.

TIP: Consider...

...airports

that don't experience as much traffic or using Federal Express  
deliveries to high **fraud** zip code areas.

Mailing inactive cards is an effective way to prevent **fraudulent**  
card use. These cards require users to call an 800-number and provide  
personal information...

...maintain constant communication with area post  
offices since banks typically monitor growing areas of mail **fraud** by  
zip code numbers. Avoiding this seemingly little step could prove  
costly: one Massachusetts man...

...stolen from

the mail before he was caught, says William Gearin, president of  
Worcester County **Fraudulent** Check Association, which supplies credit  
information to 80 banks.

- \* Address account takeover with new monitoring...

...accounts, which helps identify when a card is not being used by its  
valid cardholder.

**Visa**, for example, has used Cardholder Risk Identification  
Service (CRIS) since 1995 to analyze transaction data and track **fraud**.

Applied Communications Inc. (ACI), an Omaha Neb.-based processor,

removed  
unnecessary  
pages 10-11

distributes PRISM (Proactive Risk Management) software from Providence, R.I.-based Nestor Inc., a neural network developer. PRISM identifies patterns of **fraudulent** purchasing behavior by **comparing** individual card usage with known patterns of **fraud**.

ACI also has a "expert" or "rules-based" system that allows an institution to set...

...focuses is to make sure the system pays for itself.

We are focusing on the **fraud** losses and reducing these losses to create favorable payback time frames for our system," says...

...allows the bank to set internal rules with specific procedures for accounts over a certain **amount**, says Patricia Campbell, a spokesperson for HNC. The product also analyzes new accounts for **fraudulent** activity.

TIP: Partner with various industry associations, interest groups and organizations to enhance your proactive measures. Trans Union Corp. and the National **Fraud** Investigation Center, for example, established the Trans Union National **Fraud** Center (TUNFC) in Horsham, Pa., to address **fraud** issues for multiple industries. The center offers investigation and research analysis as well as training...

...services to banks.

TUNFC expects to use a relational database to connect information uncovered on **fraudulent** activities across multiple industries in the first quarter of 1997.

"The more sophisticated [banks] become...

...decision, the less time they have to investigate and verify data from an applicant for **fraud** detection," says Dennis Manning president of TUNFC.

\* Stop application/identity **fraud** before the credit approval.

**Fraudulent** application or identify **theft**, when personal information is used to receive unauthorized approval for a card, can cost those creditors too lax in the credit approval process.

**Visa** and Purchase, N.Y.-based **MasterCard** have started issuing cards through a clearing house to limit such abuses. The service spots potentially **fraudulent** information on a credit application, such as a prison address, and alerts a credit agent...

...says Susan Grant, director of the Washington, D.C.-based National Consumer League's National **Fraud** Information Center.

TIP: Pay special attention to applicants' Social Security numbers. Burlington, Vt.-based Security...

...founder of SSS.

The software allows banks to process batches of applications or run their **credit card** portfolio against the software to detect inactive Social Security numbers and remove existing credit lines...

...mainframes, is slated for release the first quarter of 1997.

\* Counter counterfeit and mail order **fraud** with verification strategies, systems.

Counterfeit card **fraud** long has been difficult to control because issuers typically have no control over the card...

...replicas by using holograms and encoded magnetic stripes. Algorithms on the magnetic stripe now can

**match** the card with the proper cardholder.

**TIP:** Educate merchant clients on counterfeit cards. **Visa**, for example, has instituted an address verification service so merchants can check the cardholder's address during **authorization**. Also, visit merchant sites that solely conduct phone or mail transactions to ensure it is a legitimate organization. (Mike Goetz, ACI, 402/390-8906; Susan Grant, National **Fraud** Center, 202/835-3323; Dennis Manning, TUNFC, 215/657-5457; Timothy Rollins, SSS, 802/ 660-8933; Allan Trosclair, **Visa**, 415/432-2942.)

#### BE ON THE LOOKOUT FOR **FRAUD**

Of the various **fraud** categories that **Visa** tracks, "lost and stolen" or "never received categories" now account for about 65 percent of its **total fraud** losses.

Meanwhile, the fastest growing types of **fraud** include account takeover and mail order **fraud**, notching up to 15 percent of **Visa**'s **fraud** losses.

**Visa** uses reports generated by its member banks to track **fraud** on each account by transaction for trend analysis. **Visa** tracks several categories of **fraud**: lost and stolen, stolen from the mail,

**fraudulent** application, counterfeit, account takeover and mail/phone order **fraud**.

Source: **Visa**

16/3,K/32 (Item 1 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
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0680948 96-38158

#### **Banks focus services on business needs**

Goldbeck, Christine M

Northeast Pennsylvania Business Journal (Dallas, PA, US), V12 N4 p15

PUBL DATE: 960300

WORD COUNT: 1,004

DATELINE: Wilkes-Barre, PA, US, Middle Atlantic

#### TEXT:

...a customer's account into the merchant's deposit account, eliminating the need to deliver **credit card** transaction slips to the bank. Point-of-sale services eliminate the need for **authorization** via telephone and reduces **credit card** fraud. Also, "point-of-sale lowers the transaction fee," Malone says.

Banks charge merchants fees for point-of-sale services. Heritage National's is based on a percentage for each **Visa** and **Master Card credit card** sale. Malone says the higher the sale, the lower the charge. For example, on a \$100 **credit card** sale, the merchant would be charged 2.5 percent of that sale.

Heritage National charges its point-of-sale customers, merchants, 25 cents per transaction for other **credit cards**, such as Discover and for debit cards, such as MAC.

A retailer can purchase a...

...we need to get into a commercial basis. It's a random survey of the **total** community that includes one out of 10 business owners," Wallie explains.

He opines that community...

...they keep in their accounts," she says. "We give them an earnings credit, which is **matched** against activities charged. And, if they have more activity than is covered by the credit...

16/3,K/34 (Item 2 from file: 674)  
DIALOG(R)File 674:Computer News Fulltext  
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051529

**On the road to A Blissful Networked Future**  
**NetworkWorld Ten Years**

**Ten political, regulatory and technical milestones mark the route to future networking nirvana.**

Byline: Jim Duffy, David Rohde, and Peggy Watt  
Journal: Network World Page Number: 126  
Publication Date: April 29, 1996  
Word Count: 2945 Line Count: 271

**Text:**

Ever see one of those ads that **compares** the wonderful world of distributed computing today with the slow, clunky dumb-terminal world of... for instance. It's still a long-term goal, either way. ``There is a tremendous **amount** of little management nuances that are required for implementation,' ' Dzubeck says. ``The API structures aren...way to handle these microtransactions.' ' What's needed is a combination of encryption and authoritative **authentication** systems. Buyers, for instance, might be able to provide encrypted Social Security numbers as verification...

... the ability to know who the buyers are and can charge for small or arbitrary **amounts** , ' ' he says. Toward that end, **MasterCard** International, Inc. **Visa** International, Inc., American Express Co. and other **credit card** companies must agree on a standard encryption/**authentication** technology and let a couple of central clearinghouses set up shop. They also must offer the same guarantees against consumer liability for **fraudulent** use of **credit cards** on the 'Net as they now have for general use. That will lower consumer resistance...

16/3,K/35 (Item 3 from file: 674)  
DIALOG(R)File 674:Computer News Fulltext  
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042026

**One expert shares his views on Microsoft's security features**

Byline: Winn Schwartau  
Journal: Network World Page Number: 6  
Publication Date: January 23, 1995  
Word Count: 2321 Line Count: 208

**Text:**

... it easy for even marginally technical people to bypass the user logon process and get **total** access to the computer and its resources. Windows NT's security administration also leaves a...

...Novell views security with a much larger enterprise view than Microsoft. It uses encryption, strong **authentication** , remote access control,

integrity models and boot control mechanisms to protect against malicious software. Novell...

... add security to Windows NT. The book cites four major areas of security - identification and **authentication**, discretionary access control, audit trails and object reuse - that relate to corporate requirements. To meet the Orange Book's identification and **authentication** requirement, Microsoft opted primarily to employ reusable passwords for logging on to a workstation. While...

... a stronger means of user ID than a mere password. User access tokens, such as **smart cards** or the SecurID secure access token from Security Dynamics, Inc., provide excellent ``something you know...such as fringe track reading or nuclear magnetic resonance, not typically associated with C2. By **comparison**, when DOS erases a file, it only erases the name of the file from the... must evolve quickly to garner a spot in the secure operating system arsenal or somehow **steal** market share from the likes of Novell. It just is not there yet. But Microsoft...

16/6/1 (Item 1 from file: 267)

04570155

**Providers Take Different Approaches To Reducing Internet Card Fraud**  
August 23, 2000

WORD COUNT: 2561

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

16/6/2 (Item 2 from file: 267)

04569752

**CARD FRAUD SIGNIFICANTLY HIGHER IN INTERNET COMMERCE TRANSACTIONS**  
August 9, 2000

WORD COUNT: 2390

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

16/6/3 (Item 3 from file: 267)

04554256

**FirstNet Challenges Big Issuers On the Internet**  
July 28, 1999 h 90

WORD COUNT: 1914

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

16/6/4 (Item 4 from file: 267)

04553460

**Web Briefs**  
July 14, 1999 90

WORD COUNT: 790

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16/6/5 (Item 5 from file: 267)

04542904

**The Cure For The Asian Flu: The IMF's prescription for economic recovery is reasonable, though the countries affected may think it's bad medicine.**  
December 1, 1998

WORD COUNT: 5335

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

16/6/6 (Item 6 from file: 267)

04541045

**ONLINE MERCHANTS FEEL STING OF E-COMMERCE FRAUD**  
November 2, 1998 E

WORD COUNT: 1122

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

16/6/7 (Item 7 from file: 267)  
04539946

A WEEK IN THE MARKETS  
October 9, 1998

WORD COUNT: 3285

(c) EUROMONEY ELECTRONIC PUBLICATIONS All Rts. Reserv.

16/6/8 (Item 8 from file: 267)  
04539779

SMALL MERCHANTS NEED EXTRA CARE AND EDUCATION IN FRAUD PREVENTION  
October 12, 1998

WORD COUNT: 1338

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

16/6/9 (Item 9 from file: 267)  
00037802

Europe Streamlines Health Care  
December 8, 1997

WORD COUNT: 1294

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

16/6/10 (Item 10 from file: 267)  
00027227

TECHNOLOGY CORNER  
June 25, 1997

WORD COUNT: 532

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

16/6/11 (Item 11 from file: 267)  
00002883

OFF-LINE DEBIT GIVING BIRTH TO NEW FRAUD Fraud-Busting Tips Available to  
Issuers, Merchants, Networks  
January 29, 1997

WORD COUNT: 1494

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

16/6/12 (Item 12 from file: 267)  
00002796

INCREASED FRAUD AHEAD FOR OFF-LINE DEBIT HIGH-REVENUE, LOST COST PRODUCT  
STILL ON ``A'' LIST FOR ISSUERS  
January 15, 1997

WORD COUNT: 1492



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16/6/13 (Item 13 from file: 267)  
00002786  
INNOVATIVE STRATEGIES FOR BUSTING FRAUD  
January 3, 1996

WORD COUNT: 1325

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

16/6/14 (Item 14 from file: 267)  
00002738  
REFOCUS EFFORTS TO PREVENT FRAUD  
December 23, 1996

WORD COUNT: 1115

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

16/6/15 (Item 15 from file: 267)  
00002536  
TECHNOLOGY STEMS CREDIT CARD FRAUD  
November 20, 1996

WORD COUNT: 1111

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

16/6/16 (Item 16 from file: 267)  
00000608  
SECURITY, MARKETING KEYS TO CARD SUCCESS  
April 12, 1996

WORD COUNT: 1177

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16/6/17 (Item 1 from file: 268)  
00369309 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Pinning its hopes on the Internet  
Aug 1999  
WORD COUNT: 01525

16/6/18 (Item 2 from file: 268)  
00319244 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Is off-line debit about to derail?  
Sep 1997  
WORD COUNT: 01947

16/6/19 (Item 3 from file: 268)  
00291812 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Signature verifications: What the courts say you must do

Apr 1996  
WORD COUNT: 01041

16/6/20 (Item 4 from file: 268)  
00260365 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**A state eyes a card that's smarter than smart cards**  
Apr 12, 1995  
WORD COUNT: 01217

16/6/21 (Item 1 from file: 625)  
0199424  
**Biometrics & Cards: The Ultimate ID?**  
May 20, 1997

16/6/22 (Item 2 from file: 625)  
0099890  
**INDEX OF TOP STORIES**  
July 11, 1989

16/6/23 (Item 1 from file: 608)  
06663471 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Oregon-Area Banks Battle High Cost of Check Fraud**  
May 14, 1999  
WORD COUNT: 1369

16/6/24 (Item 2 from file: 608)  
06649362 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Tulsa, Okla., Sees Increase in Housing Starts**  
April 03, 1999  
WORD COUNT: 407

16/6/25 (Item 3 from file: 608)  
06642229 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**License Photo Backlash Removes Weapon in Retailers' War on Check Fraud**  
March 02, 1999  
WORD COUNT: 1348

16/6/26 (Item 4 from file: 608)  
06634202 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**The Gazette, Colorado Springs, Colo., Business Travel Column**  
February 08, 1999  
WORD COUNT: 1012

16/6/27 (Item 5 from file: 608)  
06626421 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Investor Ire Centers on Head of Tampa, Fla.-Based Divot Golf Corp.**  
January 18, 1999  
WORD COUNT: 2762

16/6/28 (Item 6 from file: 608)  
06612488 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Some Web Users Find Holiday Shopping Difficult**  
November 29, 1998  
WORD COUNT: 3074

16/6/29 (Item 7 from file: 608)  
06609077 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Fidelity Bank in Wichita, Kan., Suspends Use of Debit Cards**  
November 19, 1998  
WORD COUNT: 617

16/6/30 (Item 8 from file: 608)  
06579870 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Providence Journal-Bulletin, R.I., Cybertalk Column**  
August 16, 1998  
WORD COUNT: 1146

16/6/31 (Item 9 from file: 608)  
06579635 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Bank Executives Stress Safety of Debit Cards after Magna Bank Theft**  
August 14, 1998  
WORD COUNT: 819

16/6/32 (Item 1 from file: 635)  
0680948 96-38158  
**Banks focus services on business needs**  
PUBL DATE: 960300  
WORD COUNT: 1,004

16/6/33 (Item 1 from file: 674)  
083850  
**Biometrics eyes the enterprise**  
**As costs plummet and security fears rise, companies are turning to biometric devices.**  
Publication Date: May 08, 2000

16/6/34 (Item 2 from file: 674)  
051529  
**On the road to A Blissful Networked Future**  
**NetworkWorld Ten Years**  
**Ten political, regulatory and technical milestones mark the route to future networking nirvana.**  
Publication Date: April 29, 1996

16/6/35 (Item 3 from file: 674)  
042026  
**One expert shares his views on Microsoft's security features**  
Publication Date: January 23, 1995

16/6/36 (Item 1 from file: 696)  
00739975  
**Even Your Fingerprint Is Hackable**  
August 16, 2000

WORD COUNT: 856

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

16/6/37 (Item 2 from file: 696)

00638252

Global: Subscriber Billing

October 31, 1997

WORD COUNT: 6791

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16/6/38 (Item 1 from file: 13)

00596346 Supplier Number: 24473942

Seller Beware

December 07, 1998

16/6/39 (Item 2 from file: 13)

00517378 Supplier Number: 23568952 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Legal Issues in EDI

July 1996

WORD COUNT: 2833

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or check???) and (fraud or fraudulent?? or defraud??? or theft or  
steal??? or cheat??? or decepti?? or illegal??? or dishonest?) and  
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